

<i>SERFF Tracking Number:</i>	<i>WAUS-125697239</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Employers Insurance Company of Wausau, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>PRF-CW-007-08</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>Club Endorsements/PRF-CW-007-08</i>		

Filing at a Glance

Companies: Employers Insurance Company of Wausau, Wausau Business Insurance Company, Wausau Underwriters Insurance Company

Product Name: Property	SERFF Tr Num: WAUS-125697239	State: Arkansas
TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: PRF-CW-007-08	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Barbara Karlen	Disposition Date: 06/17/2008
	Date Submitted: 06/16/2008	Disposition Status: Approved
Effective Date Requested (New): 09/01/2008		Effective Date (New): 09/01/2008
Effective Date Requested (Renewal): 09/01/2008		Effective Date (Renewal): 09/01/2008

State Filing Description:

General Information

Project Name: Club Endorsements	Status of Filing in Domicile: Authorized
Project Number: PRF-CW-007-08	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 06/17/2008	
State Status Changed: 06/17/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
PROJECT #PRF-CW-007-08	

EMPLOYERS INSURANCE COMPANY OF WAUSAU NAIC 0111-21458
 WAUSAU UNDERWRITERS INSURANCE COMPANY NAIC 0111-26042

SERFF Tracking Number: *WAUS-125697239* *State:* *Arkansas*
First Filing Company: *Employers Insurance Company of Wausau, ...* *State Tracking Number:* *EFT \$50*
Company Tracking Number: *PRF-CW-007-08*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *Property*
Project Name/Number: *Club Endorsements/PRF-CW-007-08*

WAUSAU BUSINESS INSURANCE COMPANY NAIC 0111-26069

PROPERTY – CLUB ENDORSEMENTS

REQUESTED EFFECTIVE DATE: 09-01-2008

The captioned companies file to adopt the following new and optional endorsements for your review.

PC0447 9-08 Extended Replacement Cost Endorsement
PC0448 9-08 Hole-In-One Reimbursement Expenses Endorsement
PC0449 9-08 Golf Course Coverage
PC1210 9-08 Wausau EXPRESS Country Clubs Property Endorsement
PC1506 9-08 Wausau EXPRESS Golf & Country Clubs Business Income/Extra Expense
Property Endorsement

The related pricing rule pages are being submitted under a separate filing. Our company project number for the rule filing is PRR-CW-041-08.

Also attached is a filing inventory that includes the purpose or intent of each endorsement.

I look forward to your acknowledgement of this filing request.

Barbara Karlen
State Filings Analyst
Wausau Insurance Companies
PO BOX 8017
WAUSAU WI 54402-8017
1-877-792-8728, Ext. 8983
Fax: 1-715-842-6828
Barbara.Karlen@wausau.com

SERFF Tracking Number: WAUS-125697239 State: Arkansas

First Filing Company: Employers Insurance Company of Wausau, ... State Tracking Number: EFT \$50

Company Tracking Number: PRF-CW-007-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Property

Project Name/Number: Club Endorsements/PRF-CW-007-08

Company and Contact

Filing Contact Information

Barbara Karlen, State Filings Analyst Barbara.Karlen@wausau.com
 PO BOX 8017 (877) 792-8728 [Phone]
 Wausau, WI 54402-8017 (715) 842-6828[FAX]

Filing Company Information

Employers Insurance Company of Wausau	CoCode: 21458	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-0264050	

Wausau Business Insurance Company	CoCode: 26069	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 36-3522250	

Wausau Underwriters Insurance Company	CoCode: 26042	State of Domicile: Wisconsin
P O Box 8017	Group Code: 111	Company Type:
Wausau, WI 54402-8017	Group Name:	State ID Number:
(877) 792-8728 ext. [Phone]	FEIN Number: 39-1341459	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50.00 - form filing

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Employers Insurance Company of Wausau	\$50.00	06/16/2008	20923238
Wausau Business Insurance Company	\$0.00	06/16/2008	

<i>SERFF Tracking Number:</i>	WAUS-125697239	<i>State:</i>	Arkansas
<i>First Filing Company:</i>	Employers Insurance Company of Wausau, ...	<i>State Tracking Number:</i>	EFT \$50
<i>Company Tracking Number:</i>	PRF-CW-007-08		
<i>TOI:</i>	01.0 Property	<i>Sub-TOI:</i>	01.0001 Commercial Property (Fire and Allied Lines)
<i>Product Name:</i>	Property		
<i>Project Name/Number:</i>	Club Endorsements/PRF-CW-007-08		
Wausau Underwriters Insurance Company	\$0.00	06/16/2008	

SERFF Tracking Number:	WAUS-125697239	State:	Arkansas
First Filing Company:	Employers Insurance Company of Wausau, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	PRF-CW-007-08		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Property		
Project Name/Number:	Club Endorsements/PRF-CW-007-08		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/17/2008	06/17/2008

SERFF Tracking Number:	WAUS-125697239	State:	Arkansas
First Filing Company:	Employers Insurance Company of Wausau, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	PRF-CW-007-08		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Property		
Project Name/Number:	Club Endorsements/PRF-CW-007-08		

Disposition

Disposition Date: 06/17/2008
Effective Date (New): 09/01/2008
Effective Date (Renewal): 09/01/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: WAUS-125697239 State: Arkansas

First Filing Company: Employers Insurance Company of Wausau, ... State Tracking Number: EFT \$50

Company Tracking Number: PRF-CW-007-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Property

Project Name/Number: Club Endorsements/PRF-CW-007-08

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Inventory	Approved	Yes
Form	Extended Replacement Cost Endorsement	Approved	Yes
Form	Hole-In-One Reimbursement Expenses Endorsement	Approved	Yes
Form	Golf Course Coverage	Approved	Yes
Form	Wausau EXPRESS Country Clubs Property Endorsement	Approved	Yes
Form	Wausau EXPRESS Golf & Country Clubs Business Income/Extra Expense Property Endorsement	Approved	Yes

SERFF Tracking Number: WAUS-125697239 State: Arkansas

First Filing Company: Employers Insurance Company of Wausau, ... State Tracking Number: EFT \$50

Company Tracking Number: PRF-CW-007-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Property

Project Name/Number: Club Endorsements/PRF-CW-007-08

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Extended Replacement Cost Endorsement	PC0447	9-08	Endorsement/New Amendment/Conditions		0.00	PC0447.908.pdf
Approved	Hole-In-One Reimbursement Expenses Endorsement	PC0448	9-08	Endorsement/New Amendment/Conditions		0.00	PC0448.908.pdf
Approved	Golf Course Coverage	PC0449	9-08	Endorsement/New Amendment/Conditions		0.00	PC0449.908.pdf
Approved	Wausau EXPRESS Country Clubs Property Endorsement	PC1210	9-08	Endorsement/New Amendment/Conditions		0.00	PC1210 9-08.pdf
Approved	Wausau EXPRESS Golf & Country Clubs Business Income/Extra Expense Property Endorsement	PC1506	9-08	Endorsement/New Amendment/Conditions		0.00	PC1506.908.pdf

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Extended Replacement Cost Endorsement

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

The following is added to Section **A. Coverage**, paragraph **5. Coverage Extensions** of the Building and Personal Property Coverage Form:

Extended Replacement Cost

- 1.** If the Limit of Insurance shown in the Declarations and/or reported to us for Building is inadequate to pay the full amount of a covered building loss, under this Coverage Extension:

We will pay the part of the otherwise covered Building loss that exceeds the applicable Building Limit but the most we pay under this Coverage Extension is 25% of the applicable Building Limit shown in the declarations and/or reported to us.

- 2.** This Coverage Extension does not apply to, or change or increase our liability for any limit, sublimit, additional coverage, coverage extension or endorsement, other than:
 - a.** The Building Limit; or
 - b.** Ordinance or Law Coverage (if applicable).
- 3.** Ordinance or Law Coverage (if applicable) is included within, not in addition to, the 25% of the Building Limit provided by this Coverage Extension.
- 4. Additional Conditions 1. Coinsurance**, of the Building and Personal Property Coverage Form is waived for Building Coverage.

Includes copyrighted material of Insurance Services Office, Inc., with its permission

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Hole-In-One Reimbursement Expenses Endorsement

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSE OF LOSS – SPECIAL FORM

The following is added to Section A. **Coverage**, paragraph 5. **Coverage Extensions** to the Building and Personal Property Coverage Form:

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

The following is added to the policy:

We will reimburse you for up to \$250 for Hole-In-One Expense Reimbursement, for credits at the pro shop operated by you or your licensees, which have been awarded to a member or guest scoring a hole-in-one at the insured location.

The hole-in-one must be witnessed by another member. The score card must be signed by the course professional, the golfer scoring the hole-in-one and the witness. The original score card or a photocopy signed by the course professional on the date of the tournament must be sent to us within 30 days of the date of the hole-in-one.

A hole-in-one means a golf ball that is driven into a hole in one stroke from the tee in accordance with the United States Golf Association's Rules of Golf.

No deductible applies to this Additional Coverage and a \$2,000 policy aggregate applies to this coverage only.

Includes copyrighted material of Insurance Services Office, Inc., with its permission

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Golf Course Coverage

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSE OF LOSS – SPECIAL FORM**

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

The following is added to Section **A. Coverage**, paragraph **5. Coverage Extensions** to the Building and Personal Property Coverage Form:

Golf Greens, Tees and Fairways Coverage

You may extend the insurance provided by this coverage form to apply to your golf greens, tee areas and fairways for direct physical loss or damage caused by or resulting from a Covered Causes of Loss described in the Causes of Loss – Special Form CP 10 30. We will not pay for loss or damage caused directly or indirectly by flood, earthquake or volcanic eruption regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

Golf greens, tee areas and fairways include all cut and maintained playing surfaces including tees, driving ranges, cut fairways, greens, sand and grass bunkers, cut and maintained roughs, and sod used in the maintenance and repair of the golf course. This extension does not apply to trees, shrubs, or plants.

The most we will pay for loss under this extension is \$2,000,000 in any one occurrence.

The most we will pay for all loss or damage under this extension for all occurrences is \$3,000,000.

Deductible

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown below. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limits of Insurance.

Golf Green, Tees and Fairways Deductible: \$1,000 per occurrence of loss or damage.

In the event that loss or damage occurs to more than one Coverage under the policy, and/or at more than one premises, the applicable deductible shown for that Coverage on this policy will apply separately to each Coverage.

Includes copyrighted material of Insurance Services Office, Inc., with its permission

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Wausau EXPRESSSM Country Clubs Property Endorsement

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

All terms and conditions of this policy not specifically modified by this endorsement shall remain unchanged and in full force and effect.

Section	Coverage Summary	Limits of Insurance
A. COVERAGE – BUILDING AND PERSONAL PROPERTY		
1.	Additional Building Property	Subject to Building Limit
2.	Broadened Premises	1000 Feet
3.	Bridges, Roadways, Walks, Patios, Other Paved Surfaces, Foundations of Buildings, Retaining Walls, Underground Pipes, Flues and Drains	Subject to Building Limit
4.	Garages and Outdoor Signs	Subject to Building Limit
5.	Real Property of Others Required by Contract	\$5,000
B. ADDITIONAL COVERAGES - BUILDING AND PERSONAL PROPERTY		
1.	Debris Removal	
a.	Increase in Additional Expense Limit	\$250,000
b.	Windblown Debris	\$250,000
2.	Fire Department Service Charge	\$50,000
3.	Law or Ordinance	
a.	Loss to Undamaged Portion	Per Declarations
b.	Demolition Costs	Included
	Included as part of a \$5,000,000 Combined Aggregate with	
c.	Increased Cost of Construction below.	
	Included as part of a \$5,000,000 Combined Aggregate with	
	b. Demolition Costs above.	Included
4.	Electronic Data	\$10,000
5.	Pollutant Clean Up and Removal	\$25,000
C. COVERAGE EXTENSIONS - BUILDING AND PERSONAL PROPERTY		
1.	Newly Acquired or Constructed Property	
a.	Buildings	\$1,000,000
b.	Your Business Personal Property	\$500,000
c.	Period of Coverage	180 days
2.	Property Off-Premises	\$100,000

Includes copyrighted material of Insurance Services Offices, Inc., with its permission

Coverage Summary (continued)

Section	Limits of Insurance
3. Outdoor Property	
a. Outdoor Property	\$250,000
b. Trees, Shrubs and Plants	\$5,000
4. Non-Owned Detached Trailers	\$10,000
5. Salespersons Samples	\$5,000
6. Theft Damage to Building	Included
7. Underground Water Seepage	\$25,000
8. Consequential Loss	\$25,000
D. LIMITS OF INSURANCE	
1. Outdoor Signs Attached to Buildings	Included in Building Limit
E. VACANCY CONDITION	
F. ADDITIONAL CONDITIONS	
1. Waiver of Coinsurance on Losses under \$10,000	Included
G. CAUSES OF LOSS – SPECIAL FORM	
1. Marring & Scratching	\$10,000
2. Property in Transit	\$100,000
3. Patterns, Dies, Molds and Forms	\$25,000
4. Sanitary Sewer Drain Back Up	\$500,000
5. Spoilage	\$25,000
H. SUPPLEMENTAL COVERAGE PROVISIONS	
1. Combined Aggregate Limit of Insurance	\$500,000
a. Accounts Receivable	
b. Electrical Disturbance or Mechanical Breakdown – Electronic Data Processing Equipment	
c. Fire Extinguisher Device Recharge	
d. Personal Effects or Property of Others/Employee Tools	
e. Valuable Papers	
2. Arson Reward	\$50,000
3. Brands and Labels	\$50,000
4. Claim Data Preparation	\$15,000
5. Fine Arts	\$50,000
6. Lock Re-Keying or Replacement	\$25,000
I. DEDUCTIBLE	
J. KNOWLEDGE OR NOTICE OF AN OCCURRENCE	
K. CLUB PROFESSIONAL REPLACEMENT EXPENSE COVERAGE	\$50,000
L. OTHER INSURANCE	

A. COVERAGE – BUILDING AND PERSONAL PROPERTY

1. Additional Building Property

Section **A. COVERAGE**, provision **1. Covered Property, item a. (2)** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is replaced by the following:

- (2) Fixtures, including outdoor fixtures. Outdoor fixtures include in ground swimming pools, sheds, awnings, bridges, roadways, walks, tennis courts, patios, retaining walls and fountains.

2. Broadened Premises

The within 100 feet of the described premises description is deleted and replaced by within 1000 feet of the described premises in Paragraph **A.1.a.(5)(b)** – Building, Paragraph **A.1.b.** - Your Business Personal Property, Paragraph **A.1.c.(2)** – Personal Property of Others, and Paragraph **A.5.** – Coverage Extensions.

3. Bridges, Roadways, Walks, Patios, Other Paved Surfaces, Foundations of Buildings, Retaining Walls, Underground Pipes, Flues and Drains

Section **A. COVERAGE**, provision **2. Property Not Covered** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is revised to remove the following from Property Not Covered:

- a. Item **d**: bridges, roadways, walks, patios, or other paved surfaces;
- b. Item **g**: to foundations of buildings;
- c. Item **l**: retaining walls that are not part of a building;
- d. Item **m**: to underground pipes, flues, and drains.

4. Garages and Outdoor Signs

Under Section **A. COVERAGE**, provision **1. Covered Property**, paragraph **a. (6)** is inserted:

- (6) Garages and outdoor signs (other than signs attached to buildings. A separate \$500 deductible per occurrence applies to outdoor signs.

5. Real Property of Others Required by Contract

Under Section **A. COVERAGE**, provision **1. Covered Property**, paragraph **b. (8)** is inserted:

- (8) Real Property coverage (including but not limited to building, doors and windows) for which you are responsible due to contract or lease agreement.

The most we will pay for loss or damage to covered property is \$5,000.

This extension does not apply to the actual or attempted theft damage to buildings.

B. ADDITIONAL COVERAGES - BUILDING AND PERSONAL PROPERTY

Section **A. COVERAGE**, provision **4. Additional Coverages** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is modified as follows:

1. Debris Removal

a. Increase in Additional Expense Limit

The limit for additional debris removal expense as described in item **a. Debris Removal** paragraph (4) is increased from \$10,000 to \$250,000.

b. Windblown Debris

The following is added to item **a. Debris Removal**:

Coverage is modified to include Windblown Debris. We will pay your expenses to remove from your described premises debris of property not covered by this policy that is windblown onto such premises. The most we will pay in any one occurrence for loss or damage under this Additional Coverage is \$250,000.

2. Fire Department Service Charge

The limit of insurance as described in item **c. Fire Department Service Charge** is increased from \$1,000 to \$50,000.

3. Law or Ordinance

Item **e. Increased Cost of Construction** is deleted and replaced with the following:

Law or Ordinance Coverage

This additional coverage applies only to your buildings to which this form applies. In the event of loss or damage to your described building from a Covered Cause of Loss, you may extend the insurance provided by this Coverage Part to apply to:

a. Loss to Undamaged Portion

(1) Loss to the undamaged portion of the building caused by enforcement of any ordinance or law that:

and (a) Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;

(b) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and

(c) Is in force at the time of the loss.

(2) For payment of loss, the valuation of the undamaged portion of the building is included within the Limit of Insurance applicable to the building at the described premises shown in the Declarations. This is not additional insurance.

b. Demolition Costs

(1) The cost to demolish and clear the site of undamaged parts of the building caused by enforcement of building, zoning, or land use ordinance or law.

(2) Section **F. ADDITIONAL CONDITIONS**, provision **1. Coinsurance** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** does not apply to such demolition costs.

(3) The most we will pay in any one occurrence to demolish and clear the site of the described premises is a combined aggregate limit of \$5,000,000 for Coverage **b. Demolition Costs** and Coverage **c. Increased Cost of Construction**.

c. Increased Cost of Construction

- (1) The increased cost to repair, rebuild, or construct the building caused by the enforcement of building, zoning, or land use ordinance or law.
- (2) If the building is repaired or rebuilt, it must be intended for occupancy similar to that of the current building, unless otherwise required by zoning or land use ordinance or law.
- (3) We will not pay for increased cost of construction:
 - (a) If the building is not repaired or replaced; or
 - (b) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
- (4) We will pay the lesser of:
 - (a) A combined aggregate of \$5,000,000 for Coverage **b. Demolition Costs** and Coverage **c. Increase Cost of Construction**.
 - (b) The actual increased cost of construction at:
 - 1) The same premises, if the building is rebuilt or repaired at the same premises or you elect to rebuild at another premises; or
 - 2) The new premises, if the ordinance or law requires relocation to another premise.
- (5) Section **F. ADDITIONAL CONDITIONS**, section **1. Coinsurance** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** does not apply to increased cost of construction.

d. We will not pay under this additional coverage for:

- (1) Enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
- (2) The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants", "fungus", wet or dry rot or bacteria.
- (3) Loss due to any ordinance or law that:
 - (a) You were required to comply with before the loss; or
 - (b) Is enforced even if the property had not been damaged.

For purposes of this additional coverage, section **B. EXCLUSIONS**, provision **1. item a. Ordinance or Law** of the **CAUSES OF LOSS - SPECIAL FORM**, does not apply.

4. Electronic Data

The limit of insurance in item **f. Electronic Data** is increased from \$2,500 to \$10,000.

5. Pollutant Clean Up and Removal

The limit of insurance as described in item **d. Pollutant Clean Up and Removal** is increased from \$10,000 to \$25,000.

C. COVERAGE EXTENSIONS - BUILDING AND PERSONAL PROPERTY

Section **A. COVERAGE**, provision **5. Coverage Extensions** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is modified as follows:

1. Newly Acquired or Constructed Property

The limits of insurance as described in item **a. Newly Acquired or Constructed Property** are increased as follows:

- a.** The extension under paragraph **(1) Buildings** is increased from \$250,000 to \$1,000,000.
- b.** The extension under paragraph **(2) Your Business Personal Property** is increased from \$100,000 to \$500,000.
- c.** The extension under paragraph **(3) Period of Coverage**, subparagraph **(b)** is increased from 30 days to 180 days.

2. Property Off-Premises

Item **d. Property Off-Premises** is deleted and replaced with the following:

Property Off-Premises

You may extend the insurance provided by this Coverage Form to apply to your Business Personal Property while it is away from the described premises and that is temporarily at a location you do not own, lease, or operate.

- a.** This extension does not apply to contractors or mobile equipment.
- b.** This extension does not apply to loss or damage by theft from a vehicle unless:
 - (1)** The vehicle is equipped with a fully enclosed body or compartment; and
 - (2)** The doors, windows and hatches are securely locked; and
 - (3)** There are visible signs of forced entry to the vehicle.
- c.** This extension does not apply to Property in Transit.
- d.** The most we will pay in any one occurrence for loss or damage under this Coverage Extension is \$100,000.

3. Outdoor Property

Section **A. Coverage 5. Coverage Extensions, e. Outdoor Property** is deleted in its entirety and replaced with:

You may extend the insurance provided by this coverage form to apply to your outdoor fences, lighting, lighting standards, radio and television antennas, including satellite dishes, ball washers, benches, course markers, signs (other than attached to buildings), trees, shrubs, and plants (other than "stock" of trees, shrubs or plants), including debris removal expense at a described premises caused by or resulting from a Covered Cause of Loss described in the Causes of Loss – Special Form CP 10 30. We will not pay for loss of damage caused directly or indirectly by flood, earthquake or volcanic eruption regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

The most we will pay for loss or damage under this Extension is as follows:

- a. \$5,000 for any one tree, shrub or plant, subject to an annual aggregate not to exceed \$150,000.
- b. \$100,000 any one occurrence for all other Outdoor Property as listed above.

A \$1,000 deductible per occurrence of loss or damage will apply to trees, shrubs and plant. The policy property deductible will apply to all other extension coverages.

4. Non-Owned Detached Trailers

The limit of insurance as described in item **f. Non-Owned Detached Trailers**, paragraph (3) is increased from \$5,000 to \$10,000.

5. Salespersons Samples

Paragraph **A.5.g.** is inserted:

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Samples of your stock in trade (including containers and packaging); and
- (2) Similar property of others;

but only while such property is in the custody of your sales representatives, or agents, or yourself while acting as a sales representative, or while in transit between your premises and your sales representatives.

Our payment for loss or damage to personal property of others will only be for the account of the owner of the property.

The most we will pay for loss or damage under this Extension is \$5,000.

6. Theft Damage to Building

Paragraph **A.5.h.** is inserted:

You may extend the insurance that applies to Your Business Personal Property to apply to direct physical damage caused by burglars or thieves to that part of any building containing Covered Property or equipment within the building used to maintain or service the building.

Under this Extension, we will not pay for damage:

- (1) Caused by fire; or
- (2) To glass or to artwork or lettering on glass.

This Extension applies only to premises where you are the tenant and are responsible for such damage.

Coverage under this Extension is included within the applicable Limit of Insurance. It is not additional insurance.

7. Underground Water Seepage

Paragraph **A.5.i.** is inserted:

We will pay up to \$25,000 for loss or damage caused by or resulting from water under the ground surface pressing on, or flowing or seeping through:

- (1) Foundations, walls, floors or paved surfaces;
- (2) Basements, whether paved or not; or
- (7) Doors, windows or other openings.

8. Consequential Loss

Paragraph **A.5.j.** is inserted:

We will pay up to \$25,000 for the consequential loss of undamaged business personal property.

Consequential Loss, as applicable to this Coverage Extension is the loss of value of an undamaged part or parts of a product, which becomes unmarketable. It must be unmarketable due to a physical loss or damage to another part or parts of the product caused by a Covered Cause of Loss.

D. LIMITS OF INSURANCE

1. Outdoor Signs Attached to Buildings

The following change applies to Section **C. LIMITS OF INSURANCE** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**.

The entire section is deleted and replaced by:

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

The most we will pay in any one occurrence for loss or damage to outdoor signs attached to buildings is the Limit of Insurance applicable to that building.

The limits applicable to the Fire Department Service Charge, Pollutant Clean Up and Removal, Arson Reward, Claim Expense and Demolition and Increased Cost of Construction Additional Coverages are in addition to the Limits of Insurance.

Payments under the Preservation of Property Additional Coverage and Value of Undamaged Property will not increase the applicable Limit of Insurance.

E. VACANCY CONDITION

Section **E. LOSS CONDITIONS**, provision **6. Vacancy**, item **b. Vacancy Provisions**, paragraph (2) of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is modified to delete the 15% reduction of covered loss or damage.

F. ADDITIONAL CONDITIONS

1. Waiver of Coinsurance on Losses \$10,000 or Less

The following changes apply to Section **F. ADDITIONAL CONDITIONS** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**.

Paragraph **F.1.** applies only when the total loss or damage to all Covered Property in any one occurrence is greater than \$10,000.

G. CAUSES OF LOSS - SPECIAL FORM

The **CAUSES OF LOSS – SPECIAL FORM** is modified as follows:

1. Marring and Scratching

Section **B. EXCLUSIONS**, provision **2. item d. paragraph (7) (c)** does not apply to the accidental marring or scratching of the following types of Business Personal Property:

- a.** Your "stock" while in a building described in the Declarations;
- b.** Your Business Personal Property while away from any premises described in the Declarations;
- c.** Personal Property of Others while it is:
 - (1)** In your care, custody or control at a premises described in the Declarations; or
 - (2)** In transit on a vehicle owned, leased, or operated by you.
- d.** The most we will pay in any one occurrence for loss or damage under this extension is \$10,000.

2. Property In Transit

Section **F. ADDITIONAL COVERAGE EXTENSIONS**, provision **1. Property In Transit** is deleted and replaced with the following:

This extension applies only to personal property to which this form applies.

- a.** You may extend the insurance provided by this Coverage Part to apply to:
 - (1)** Your personal property in transit while:
 - (a)** In or on a motor vehicle you own, lease or operate; or
 - (b)** Shipped at your own risk;and
 - (2)** Personal property of others that is in your care, custody or control and in transit while in or on a motor vehicle you own, lease or operatebetween points in the coverage territory.
- b.** Loss or damage must be caused by or result from a Covered Cause of Loss.
- c.** The following types of property are excluded from this extension:
 - (1)** Property of others that you are responsible for:
 - (a)** As a carrier for hire, or
 - (b)** As an arranger of transportation, including a car loader, consolidator, broker, freight forwarder, or shipping association;and

- (2) Any property while it is covered under any ocean marine cargo policy; and
- (3) Your imports or exports while on an ocean or air conveyance.
- d. This Additional Coverage Extension does not apply to loss or damage by theft from a vehicle unless:
 - (1) The vehicle is equipped with a fully enclosed body or compartment; and
 - (2) The doors, windows and hatches are securely locked; and
 - (3) There are visible signs of forced entry to the vehicle.
- e. This Additional Coverage Extension does not apply to Property Off-Premises.

The most we will pay in any one occurrence for loss or damage under this extension is \$100,000. This Limit replaces any other special limit of coverage in section **C. LIMITATIONS** that may otherwise apply to the loss.

Section **F. ADDITIONAL CONDITIONS**, provision **1. Coinsurance** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** does not apply to this extension.

3. Patterns, Dies, Molds and Forms

Section **C. LIMITATIONS**, provision **2.** item **c. (1)** is deleted and replaced by:

- (1) If the property is located on or within 1000 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

Section **C. LIMITATIONS**, provision **3.** item **c.** is deleted and replaced by:

- c. \$25,000 for patterns, dies, molds and forms.

4. Sanitary Sewer Drain Back Up

Section **B. EXCLUSIONS**, provision **1.** item **g. Water**, paragraph **(3)** is deleted and replaced with the following:

Water that backs up or overflows from any sewer, drain or sump, other than a sanitary sewer drain which is connected directly to a sanitary sewer or septic system.

The most we will pay in any one occurrence for loss or damage to your property resulting from the back up or overflow of water from a sanitary sewer drain that directly connects to a sanitary sewer or septic system is \$500,000.

5. Spoilage

- a. Section **B. EXCLUSIONS**, provision **2.** item **d.** paragraph **(7)** is modified to add the following:

But we will pay for loss or damage from spoilage which is due to either:

- (1) A change in temperature, or a change in humidity resulting from malfunction or mechanical breakdown of heating, refrigeration, cooling, or humidity control equipment at the described premises; or
- (2) Contamination by refrigerant; or
- (3) Power outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

b. We will not pay for loss or damage resulting from:

- (1) Disconnection or deactivation of any refrigerating, cooling or humidity control system from the source of power.
- (2) The inability of a power source, whether or not at the described premises, to provide sufficient power to meet demand due to lack of generating capacity.
- (3) Failure to use reasonable care to maintain all refrigerating, cooling or humidity control systems in proper operating condition.

c. The most we will pay in any one occurrence for loss or damage from such covered spoilage is \$25,000.

H. SUPPLEMENTAL COVERAGE PROVISIONS

The following Supplemental Coverage Provisions are added to the policy. Each of these coverages is additional insurance. Section F. **ADDITIONAL CONDITIONS**, provision 1. **Coinurance** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** does not apply.

1. Combined Aggregate Limit of Insurance

The most we will pay for all covered loss, damage or expense that result from a single occurrence is a \$500,000 Combined Aggregate Limit for coverages a. through e. below:

a. Accounts Receivable

You may extend the insurance that applies to your Business Personal Property to apply to:

- (1) All amounts due from your customers that you are unable to collect;
- (2) Interest charges on any loan required to offset amounts you are not able to collect pending our payment of these amounts;
- (3) Collection expenses in excess of your normal collection expenses that are made necessary by the loss; and
- (4) Other reasonable expenses that you incur to re-establish your records of accounts receivable

that result from Covered Causes of Loss to your records of accounts receivable.

For purposes of this Supplemental Coverage Provision, section A. **COVERAGE**, provision 2. **Property Not Covered**, item a. of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** does not apply.

b. Electrical Disturbance or Mechanical Breakdown – Electronic Data Processing Equipment

For your Business Personal Property that is electronic data processing equipment, section B. **EXCLUSIONS**, provision 2. of the **CAUSES OF LOSS – SPECIAL FORM** is modified to afford coverage for direct physical loss or damage resulting from:

- (1) Short circuit, blowout, or other electrical damage to equipment;
- (2) Mechanical breakdown, failure, changes in the arrangement of machine parts, error, omission, or deficiency in design, specifications, or workmanship;
- (3) Corrosion, rust, dust, or changes in humidity or temperature resulting from damage by a Covered Cause of Loss to air conditioning equipment used exclusively for data processing; or

(4) Injury, disturbance, or erasure resulting from electricity or magnetic fields.

c. Fire Extinguishing Device Recharge

We will pay expenses you incur for any clean up and recharging your fire extinguishing equipment in the event that a manual or automatic fire extinguisher device is discharged;

- (1) To fight a fire;
- (2) As the result of Covered Cause of Loss; or
- (3) Due to accidental discharge.

d. Personal Effects or Property of Others/Employee Tools

- (1) You may extend the insurance that applies to your Business Personal Property to apply to:
 - (a) Personal effects owned by you, your officers, your partners, club members and their guests, your managers, or your employees while at a described premise. This includes tools owned by your employees that are used in your business while at a described premise.
 - (b) Personal property of others in your care, custody or control. This includes property that you have sold which is awaiting delivery or installation. This extension does not apply to fine arts.
- (2) Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

e. Valuable Papers

You may extend the insurance that applies to your Business Personal Property to apply to the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist. But this Extension does not apply to valuable papers and records which exist as electronic data. Electronic data has the meaning described under Section **A. COVERAGE**, provision **2. Property Not Covered**, item **n. Electronic Data** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**.

2. Arson Reward

- a.** In the event a covered fire loss to your Covered Property is of a suspicious nature, we will pay a reward to an individual or individuals who report the identity of any suspected arsonist to law enforcement officials, provided that the suspected arsonist is apprehended and
 - (1) Brought to trial and convicted of, or
 - (2) Confesses and pleads guilty tothe arson fire of your Covered Property.
- b.** The most we will pay for a reward under this Supplemental Coverage Provision for any fire is \$50,000. The amount we pay is not increased by either the number of individuals reporting an arsonist involved in the loss or, if more than one arsonist, the number of arsonists involved in the loss.
- c.** No Deductible applies to this Supplemental Coverage Provision.

3. Brands and Labels

- a.** In the event of a covered loss to branded or labeled merchandise, we may choose to take title to all or part of that merchandise at an agreed or appraised value. You may extend the insurance provided by this coverage form for Your Business Personal Property to apply to expenses that you incur to:
 - (1)** Stamp the word SALVAGE on the merchandise or its containers, if the stamp will not physically damage the merchandise; or
 - (2)** Remove or obliterate the brands or labels if doing so will not physically damage the merchandise. You must re-label the merchandise or its containers to comply with the law.
- b.** The most we will pay in any one occurrence for expense under this Supplemental Coverage Provision is \$50,000.

4. Claim Data Preparation

- a.** We will pay the reasonable expenses you incur for the professional services of auditors, accountants, architects and engineers, other than your own employees, to prepare claim data necessary to support your claim for loss or damage to Covered Property resulting from a Covered Cause of Loss. Reasonable expenses include the cost to take inventories, make appraisals, and prepare other documentation supportive of the dollar amount of loss or damage. However, any expense you may incur to engage the services of a public adjuster, claim consultant or an attorney is not covered.
- b.** The most we will pay in any one occurrence for all expenses and professional fees incurred under this Supplemental Coverage Provision is \$15,000.
- c.** No Deductible applies to this Supplemental Coverage Provision.

5. Fine Arts

- a.** For your Covered Property that is "fine arts," provided that you obtain an appraisal of such "fine arts" from a certified appraiser prior to a covered loss, the amount we will pay for loss of or damage to such property will be the least of:
 - (1)** The cost of reasonably restoring the property to its condition immediately before the loss;
 - (2)** The cost of replacing the property with similar property; or
 - (3)** The appraised value of the property.
- b.** This Supplemental Coverage Provision does not apply:
 - (1)** While the "fine arts" are away from the described premises;
 - (2)** To breakage of art glass windows, statuary, glassware, bric-a-brac, marble, porcelain, and other similar fragile property;
 - (3)** To any repairing, restoration, or retouching of "fine arts" other than that which becomes necessary to restore the property following a covered loss to such "fine arts".
- c.** For purposes of this Supplemental Coverage Provision, "fine arts" means paintings, etchings, drawings, rare books, murals, pictures, tapestries, rare or art glass, art glass windows, valuable rugs, statuary, marbles, bronzes, antique silver sculptures, antiques furniture, antique jewelry, bric-a-brac, porcelains, and other similar rare objects or property that have an artistic or historic merit.
- d.** The most we will pay in any one occurrence for loss under this Supplemental Coverage Provision is \$50,000.

6. Lock Re-Keying or Replacement

- a. In the event the keys or master keys are stolen from you at Scheduled Premises due to theft or vandalism, we will pay the lesser of the cost to:
 - (1) Re-key the locks;
 - (2) Install new lock cylinders; or
 - (3) Replace existing locks with new locks of like kind and quality.
- b. The most we will pay in any one occurrence for loss under this Supplemental Coverage Provision is \$25,000.

I. DEDUCTIBLE

In the event an occurrence covered by this endorsement is also covered by any other endorsement or Coverage Part attached to this policy, then the highest deductible applicable to the loss shall apply to the total loss. No other deductible shall apply.

J. KNOWLEDGE OR NOTICE OF AN OCCURRENCE

Section **E. LOSS CONDITIONS**, provision **3. Duties In The Event Of Loss Or Damage**, item **a.** paragraph **(2)** of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM** is deleted and replaced with the following:

You agree to give immediate written notice of loss or damage to Covered Property to us when knowledge of loss or damage is known to an executive officer, insurance manager or other designated department head. Written notice must include a description of the property involved.

K. CLUB PROFESSIONAL REPLACEMENT EXPENSE COVERAGE

- 1. You may extend the insurance provided by this endorsement to apply to the actual and necessary Club Professional Replacement Expense you incur due to your permanent loss of the services of a Club Professional caused by a Covered Accident.

A club professional is a person who is:

 - a. A full time employee; or
 - b. An independent contractor currently under contract with you, with a contract greater than one year in length,who instructs or coaches golf or tennis at your facility during 90% of the hours such professional is working on your behalf.
- a. Club Professional Replacement Expense, as used in this Additional Coverage means the necessary expenses you incur that you would not have incurred if you had not lost the services of a Club Professional;
 - 1. To continue the performance of the Club Professional's normal job responsibilities with comparable quality, while a permanent replacement for the Club Professional is being sought, appointed or hired and trained. Insurance under this Additional Coverage for these expenses will apply for the period of time beginning on the date your permanent loss of service of the Club Professional caused by a Covered Accident, and ending 60 days after the date a permanent replacement for the Club Professional is appointed or hired, subject to a maximum period of 180 days.
 - 2. To find a qualified permanent replacement to fill the Club Professional's position which means the normal and reasonable:

- a. Costs of advertising the professional position opening;
- b. Travel, lodging, meal and entertainment expenses incurred in interviewing job applicants for the professional position opening; and
- c. Miscellaneous extra expenses incurred in finding, interviewing and negotiating with job applicants, including, but not limited to, overtime pay, costs to verify the background and references of the job applicants and legal expenses incurred to draw up employment contracts.

Insurance under the Additional Coverage for these expenses will apply for the period of time beginning on the date of your permanent loss of the services of the Club Professional caused by the Covered Accident, and ending on the date a permanent replacement for the Club Professional is appointed or hired, subject to a maximum period of 180 days.

- 3. To appoint or hire and train a permanent replacement for the Club Professional meaning the normal and reasonable:
 - a. Expenses you incur to relocate the replacement Club Professional to an area within a reasonable commute from the applicable Club Location;
 - b. First year amounts of the replacement Club Professional's annual base salary; prerequisite costs; and employee benefit costs in excess of the amounts which would have been incurred for the Club Professional if you had not lost the services of the Club Professional. We will not pay more for these expenses than 10% of the amounts, which would have been incurred for the Club Professional.
 - c. First year costs of the replacement Club Professional's training and education if the training and education is necessary for the replacement Club Professional to perform the duties of the applicable position with the same quality of the services as the Club Professional.
 - d. Promotional, marketing and other advertising costs announcing the employment and availability of the Club Professional and any expenses to modify any current materials that refer to the Club Professional.

Insurance under this Additional Coverage for these expenses will apply only if the permanent replacement for the Club Professional is appointed or hired within 180 days after the date of your permanent loss of the services of the Club Professional caused by a Covered Accident.

- b. Covered Accident, as used in this Additional Coverage, means an accident, not otherwise excluded in this Additional Coverage, which solely and independently of any cause results in the Club Professional's
 - 1. Death; or
 - 2. Permanent disability, meaning the permanent physical inability, medically determined by a licensed physician, of the Club Professional to perform the normal duties of the applicable position within one year after the date of the accident. The accident must be the direct cause of the death or permanent physical inability with no other contributing cause.
- 2. Insurance under this Additional Coverage applies only if the Covered Accident occurs while your policy is in effect. But the period of time for which we will pay expenses covered under this Additional Coverage will not be limited by the expiration of your policy.
- 3. Insurance under this Additional Coverage does not apply to:
 - a. The death or permanent disability of a Club Professional caused or resulting from:

1. War or military action meaning:
 - (a) War, including undeclared or civil war
 - (b) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - (c) Insurrection, rebellion, revolution, usurped power, or action taken by government authority in defending against any of these:
 2. Nuclear reaction or radiation or radioactive contamination, however caused;
 3. Sickness or disease;
 4. Pregnancy or childbirth, miscarriage or abortion;
 5. Suicide, attempted suicide or self inflicted bodily injury, while sane or insane; or
 6. Voluntary self-administration of any drug or chemical substance not prescribed by or taken according to the direction of a physician. However, this does not apply to the accidental ingestion of a poisonous substance.
- b. Any expenses you incur which you would not have incurred if you had used all reasonable means to:
1. Find a permanent replacement for the Club Professional; and
 2. Reduce or discontinue the Club Professional replacement expense as soon as possible after your permanent loss after your permanent loss of the services of the Club Professional caused by a Covered Accident.
- Insurance under this Additional Coverage included the reasonable extra expense you incur to minimize the amount of the Club Professional Replacement Expense, but only to the extent the amount of the Club Professional Replacement Expense otherwise payable under this Additional Coverage is reduced.
- c. Any additional expenses incurred due to your loss of the services of a permanent replacement employee appointed or hired to replace a Club Professional, however caused. But this exclusion does not apply if the replacement employee is added as the Club Professional and your loss of the services of the replacement employee is caused by a Covered Accident.
4. The amount of the Club Professional Replacement Expense will be determined based on the actual and necessary expenses covered under this Additional Coverage which you incur to find, appoint or hire and to train a permanent replacement for the Club Professional and to continue the performance of the Club Professional's normal job responsibilities while a permanent replacement is being sought, appointed or hired and trained. We will deduct from the total of such expenses:
 - a. Any expenses which would have been incurred by you for the Club Professional if you had not lost the services of the Club Professional; and
 - b. Any Club Professional Replacement Expense that is paid for by any other insurance; and
 - c. All necessary expenses that reduce the Club Professional Replacement Expense that otherwise would not have been incurred.
 5. The most we will pay for Club Professional Replacement Expense due to your loss of the services of any Club Professional is \$50,000. The amount payable under this provision is additional insurance. No deductible applies to this Additional Coverage.

L. OTHER INSURANCE

In the event an occurrence covered by this endorsement is also covered by any other endorsement or Coverage Part attached to this policy, or any other policy, the coverage provided by this endorsement is excess over any valid or collectable insurance.

Policy Number
Issued by

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**Wausau EXPRESSSM Golf & Country Clubs
Business Income/Extra Expense Property Endorsement**

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

The following is a summary of increased limits of insurance and additional coverages provided by this endorsement. This endorsement is subject to the provisions of your policy, which means that it is subject to all limitations and conditions applicable to this Coverage Form or Causes of Loss Form, unless specifically deleted, replaced, or modified herein. This endorsement is applicable only to those premises described in the Declarations.

Additional Coverages or Coverage Extensions	Coverage Summary	Limit of Insurance
1. Business Income		
Actual Loss Sustained		Included
Membership Values		Included
2. Broadened Premises		1000 feet
3. Extended Business Income – Period of Indemnity		180 Days
4. Interruption of Computer Operations		\$25,000
5. Coverage Extensions		
Newly Acquired Locations	\$250,000 (90 days)	
Dependent Properties	10% / \$100,000 Maximum	
Transit Business Income Extra Expense	10% / \$100,000 Maximum	
Off Premises Service		\$500,000
6. Limits of Insurance – Actual Loss Sustained		Included
7. Additional Condition and Optional Coverages		Deleted
8. Other Insurance		
9. Definitions		
Membership Values		Added
Period of Restoration		36 Months

* * * *

A. The following changes apply to the BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM:

Section A. **Coverage**, provision 1. **Business Income** is deleted and replaced with the following:

1. Business Income

Business Income means the:

- a. Net income (Net Profit or Loss before income taxes) that would have been earned or incurred;

Includes copyrighted material of Insurance Services Office, Inc., with its permission

- b. Continuing normal operating expenses incurred, including payroll;

- c. "Membership Values"; and
- d. "Rental Value".

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration." The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 1000 feet of the site at which the described premises are located.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- a. The portion of the building which you rent, lease or occupy; and
- b. Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

2. Broadened Premises

The **within 100 feet of the described premises** description is deleted and replaced by **within 1000 feet of the described premises** in Section A. Coverage, provision 5. Additional Coverages, item b.(3) Alterations and New Buildings.

3. Extended Business Income – Period of Indemnity

Section A. Coverage, provision 5. Additional Coverages is amended as follows:

Item A.5.c.(1)(b)(ii) is deleted and replaced by:

- (ii) 180 consecutive days after the date determined in (1)(a) above.

Item A.5.c.(2)(b)(ii) is deleted and replaced by:

- (ii) 180 consecutive days after the date determined in (2)(a) above.

4. Interruption of Computer Operations

Section A. Coverage, provision 5. Additional Coverages is amended as follows:

Item A.5.d.(4) is deleted and replaced by:

- (4) The most we will pay under this Additional Coverage - Interruption of Computer Operations is \$25,000 for all loss sustained and expense incurred in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or incurred in the policy year in which the interruption began.

5. Coverage Extensions

Section A. Coverage, provision 6. is deleted and replaced by:

a. Newly Acquired Locations

- (1) You may extend your Business Income and Extra Expense Coverages to apply to property at any location you acquire other than fairs or exhibitions.
- (2) The most we will pay under this Extension, for the sum of Business Income loss and Extra Expense incurred, is \$250,000 at each newly acquired location.
- (3) Insurance under this Extension for each newly acquired location will end at the earliest of:
 - (a) This policy expiring;
 - (b) 90 days after you acquire or begin to construct the property; or
 - (c) Your reporting values to us.

We will charge you additional premium for values reported from the date you acquire the property.

b. Dependent Properties

- (1) You may extend your Business Income and Extra Expense Coverages to apply to the actual loss of Business Income or Extra Expense you sustain due to suspension of your activities at the described premises caused by direct physical loss of or damage to property at the premises of a Dependent Property caused by or resulting from a Covered Cause of Loss.
- (2) As used in this Extension, Dependent Property means property operated by others whom you depend on to:
 - (a) Deliver materials or services, other than water, communication or power supply services to you, or to others for your account.
 - (b) Accept your products or services.
 - (c) Manufacture products for delivery to your customers under a contract of sale.
- (3) The Business Income and Extra Expense coverage provisions respecting direct physical loss or damage at the described premises will apply separately to each dependent property premises.
- (4) Coverage under this Extension will end when the property at the premises of the Dependent Property should be rebuilt or replaced with reasonable speed and similar quality.
- (5) We will reduce the amount of Your Business Income Loss, other than Extra Expense, to the extent that you can resume "operations" in whole or in part by using any other available source of materials or outlet for your products.
- (6) The most we will pay under this extension is 10% of the Actual Loss of Business Income and Extra Expense Insurance, but not more than \$100,000 for loss you sustain resulting from loss of or damage to property at the premises of any one Dependent Property.

This Extension does not apply to the Extra Expense Coverage in Section **A.4.j. Additional Coverages** in the Building and Personal Property Coverage Form.

c. Transit Business Income and Extra Expense

- (1) You may extend your Business Income or Extra Expense coverages to apply to the actual loss of Business Income or Extra Expense you sustain due to direct physical loss of or damage to Covered Property in transit caused by or resulting from a Covered Cause of Loss.

- (2) The most we will pay for loss under this Extension is 10% of the Actual Loss of Business Income or Extra Expense Insurance, but not more than \$100,000.

d. Off-Premises Services

We will not pay more than \$500,000 for loss of Business Income or Extra Expense you sustain at the described premises caused by the interruption of service to the described premises. The interruption must result only from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

- (1) Water supply services;
- (2) Communication supply services;
- (3) Gas, steam or electric power supply services; or
- (4) Overhead Transmission Lines.

This Coverage does not apply to the Extra Expense Coverage in Section **A.4.j. Additional Coverages** in the Building and Personal Property Coverage Form.

6. Limits of Insurance – Actual Loss Sustained

Section **B. LIMITS OF INSURANCE** is deleted and replaced by the following:

We will only pay for the actual loss of Business Income and Extra Expense that occurs within 36 consecutive months after the date of direct physical loss of or damage to property at premises that are described in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss.

The limit applicable to each of the Coverage Extensions is in addition to the actual loss of Business Income and Extra Expense described above.

Payments under the following coverages will not increase the applicable Limit of Insurance:

- 1. Alterations and New Buildings;
- 2. Civil Authority;
- 3. Extra Expense; or
- 4. Extended Business Income.

7. Additional Condition and Optional Coverages

Section **D. Additional Condition** and Section **E. Optional Coverages** are deleted entirely.

8. Other Insurance

In the event an occurrence covered by this endorsement is also covered by any other endorsement or Coverage Part attached to this policy, or any other policy, the coverage provided by this endorsement is excess over any valid or collectable insurance.

9. Definitions

Section **F. Definitions** is deleted and replaced by:

- 1. "Finished Stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged, unless there is a Coinsurance percentage shown for Business Income in the Declarations.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

2. "Membership Values" means the unused portion of prepaid membership fees for memberships which would have been in effect during the "period of restoration" and which are refunded to the members.
3. "Operations" means:
 - a. Your business activities occurring at the described premises; and
 - b. The tenantability of the described premises, if coverage for "Rental Value" or Business Income including "Rental Value" applies.
4. "Period of Restoration" means the period of time that:
 - a. Begins:
 - (1) 24 hours after the time of direct physical loss or damage for Business Income coverage; or
 - (2) Immediately after the time of direct physical loss or damage for Extra Expense coverage;caused by or resulting from any Covered Cause of Loss at the described premises; and
 - b. Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality;
 - (2) The date when business is resumed at a new permanent location.

The "Period of Restoration" cannot exceed 36 months.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."

The expiration date of this policy will not cut short the "period of restoration".

5. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
6. "Rental Value" means Business Income that consists of:
 - a. Net income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and
 - b. Continuing normal operating expenses incurred in connection with that premises, including:

(1) Payroll; and

(2) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.

7. "Suspension" means:

- a. The slowdown or cessation of your business activities; or
- b. That a part or all of the described premises is rendered untenable, if coverage for Rental Value or Business Income including "Rental Value" applies.

<i>SERFF Tracking Number:</i>	<i>WAUS-125697239</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Employers Insurance Company of Wausau, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>PRF-CW-007-08</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Property</i>		
<i>Project Name/Number:</i>	<i>Club Endorsements/PRF-CW-007-08</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: WAUS-125697239 State: Arkansas
First Filing Company: Employers Insurance Company of Wausau, ... State Tracking Number: EFT \$50
Company Tracking Number: PRF-CW-007-08
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Property
Project Name/Number: Club Endorsements/PRF-CW-007-08

Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-Property & Casualty
Bypass Reason: Information is included in the form schedule.
Comments:

Review Status:
Approved 06/17/2008

Satisfied -Name: Inventory
Comments:
Filing Inventory - Club Endorsement
Attachment:
Clubs Filing Inventory 5-29-08.pdf

Review Status:
Approved 06/17/2008

Filing Inventory - Club Endorsements

Form Number/ Edition Date	Replaces Form Number	Form Title	Intent / Purpose	Prior Project #	Optional/ Mandatory	Restrict/ Broaden	Additional Premium Charge
PC0447 9-08		Extended Replacement Cost Endorsement	To provide extended replacement cost up to 25 % of the building limit.		Optional	Broaden	The premium charge is 2% of the building premium.
PC0448 9-08		Hole-In-One Reimbursement Expenses Endorsement	To provide reimbursement expenses for a Hole-In-One up to \$250 per event with a \$2000 policy aggregate.		Optional	Broaden	The premium flat charge is \$750.
PC0449 9-08		Golf Course Coverage	To add coverage for golf greens, tees, and fairways using a \$2,000,000 limit in any one occurrence and \$3,000,000 for all occurrences.		Optional	Broaden	The premium flat charge is \$1000.
PC1210 9-08		Wausau EXPRESS Country Clubs Property Endorsement	To provide additional coverages, increased limits, and an aggregate limit for described coverages commonly requested by Clubs policyholders. We are adding coverage for Club Professional Replacement Expense Coverage - \$50,000.		Optional	Broaden	The premium flat charge is \$1000.
PC1506 9-08		Wausau EXPRESS Golf & Country Clubs Business Income/Extra Expense Property Endorsement	To provide additional coverages, increased limits, and an aggregate limit for described coverages commonly requested by Golf & Country Clubs Business Income/Extra Expense policyholders. We are increasing coverage for Off-Premises Services from \$25,000 to \$500,000 and increasing the Period of Restoration from 24 months to 36 months.		Optional	Broaden	The premium flat charge is \$1000.